

In re:
Vincent M Wendowski
Debtor

Case No. 24-11587-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 17, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

Recip ID	Recipient Name and Address
db	+ Vincent M Wendowski, 4520 Post Road Apt. A, Trainer, PA 19061-4654

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Vincent M Wendowski brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Elizabeth Trachtman	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. ANHSOrlans@InfoEx.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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TOTAL: 6

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia Division

IN RE:

VINCENT M WENDOWSKI

Debtor

Chapter 13

Case No. 24-11587-PMM

CAPITAL ONE AUTO FINANCE, A
DIVISION OF CAPITAL ONE, N.A.

Movant

v.

VINCENT M WENDOWSKI
(Debtor)

ROBERTA D SMITH
(Co-Debtor)

KENNETH E. WEST
(Trustee)

Respondents

MODIFYING
ORDER ~~TERMINATING~~ AUTOMATIC STAY

AND NOW, this 17th day of June, 2025, upon consideration of the Motion for Relief from Automatic Stay ("Motion"), filed by Capital One Auto Finance, a division of Capital One, N.A. ("Movant"), and any response thereto, and good cause having been shown, it is hereby

ORDERED, that the Motion be, and the same is hereby **GRANTED**; and it is further
modified

ORDERED that the Automatic Stay imposed by 11 U.S.C. § 362 is ~~terminated~~, permitting Capital One Auto Finance, a division of Capital One, N.A., and its successors and assigns, to exercise its rights under applicable law against the Property; and Capital One Auto Finance, a division of Capital One, N.A. is allowed to enforce the contract rights as it pertains to the 2010

Honda CR-V VIN No. 5J6RE4H38AL080043 to obtain possession of and/or dispose of the Property; and it is further

ORDERED, that Relief from the Automatic Stay is granted allowing Movant to proceed under applicable non-bankruptcy law to enforce its remedies and obtain possession of and/or dispose of the Property and/or allowing Movant, through its agents, servicers and representatives to contact Debtor and/or Debtor's counsel for the purpose of engaging in discussions and consideration for possible solutions and/or resolutions; and it is further

ORDERED, that the Order be binding and effective despite any conversion of this bankruptcy case to a case under any other chapter of Title 11 of the United States Code; and it is further

ORDERED, that this Order is immediately effective and is not stayed by operation of law, notwithstanding the stay provisions of [Fed. R. Bankr. P. 4001\(a\)\(4\)](#).

BY THE COURT:

Date: June 17, 2025



Honorable Patricia M. Mayer
U.S. Bankruptcy Judge